

# Incentives, designed to inspire.

At MetLife, we focus on making sure that our claimants have the help they need, when they need it. We can partner with you to give your employees the best chance at getting back to work, thanks to our attractive incentive options. To that end, we have built a set of standard and optional features and incentives into our STD and LTD insurance contracts.

Helping employees stay at work, when appropriate for them, benefits everyone. Return to work incentive programs are important because they:

- Demonstrate a commitment to the health and well-being of employees
- Reduce costs associated with retraining, overtime and temporary help to increase workplace productivity
- Improve claim incidence and/or claim durations

## Standard Contract Incentives & Features

### Rehabilitation Incentive

We can work with you, to make it easier for them. When an employee participates in a MetLife approved Rehabilitation Program, their disability benefit amount increases by 10%. This incentive encourages the claimant to have a medically safe return to work, where appropriate.

### Work Incentive

Our Work Incentive allows claimants to receive the equivalent of up to 100% of their pre-disability earnings once benefits commence — up to the maximum benefit period for STD and up to 12 months for LTD.

The income considered for the work incentive benefit includes the benefit amount, work earnings, rehabilitation incentives and contract specified other income sources.

### Family Care Incentive

Employees who use MetLife-approved Rehabilitation programs will benefit from the increased support we can offer their families. Additional financial aid will be supplied for the care of a family member; up to \$100 a week for short term, and up to \$400 a week for long term disabilities, per eligible family member for a maximum of 12 months of LTD benefits.

### Moving Expense Incentive

If a claimant moves property to better accommodate their MetLife-approved rehabilitation program, we can help. We'll reimburse claimants for expenses associated with the move — because they shouldn't have to worry about finance when it's their wellbeing on the line.

## Optional Additional Incentives & Features

### Child Education Benefit (LTD Only)

Long-Term claimants receive a benefit payment of \$100 every month for each dependent child enrolled as a full-time student in an accredited college, university or vocational school above the 12th grade level.

### Worksite Modifications

At MetLife's discretion, we can assist you with the cost of making job modifications. The job modifications have no stated dollar maximum or number of occurrences limit.

### Zero-day Residual

Let your employees retain their independence. Our zero day residual concept encourages a return to work by allowing a disabled claimant to work during their elimination period and while benefits are being paid.

### Temporary Recovery during the Elimination Period (Trial Work Days — LTD only)

Promotes return to full-time work by allowing the claimant to return to work full-time for the number of days specified in the contract without extending the elimination period or requiring a new elimination period.

### Temporary Recovery after Benefits Begin

We want employees to feel secure. We encourage claimants to return to work full-time without jeopardizing their disability claim. A claimant can attempt a return to full-time work and, if the same or a related disability occurs within 90 days for STD and 180 days for LTD, the claimant's benefits may re-commence without the completion of a new elimination period.

**Get expert guidance for confident decisions — for your organization, and your employees.**

**Contact your MetLife representative today.**

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This information in this document reflects MetLife's standard GCERT2000 Short Term Disability and/or Long Term Disability insurance contract provisions. It does not reflect state-specific requirements and such requirements may impact the information contained in this brochure. Customer-specific plan design changes may also impact the information contained in this document.

Like most group disability income policies, MetLife's policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative for complete costs and details.

